

**Information to identify the case:**

Debtor 1	<b>Ricardo Morel</b>	Social Security number or ITIN	xxx-xx-8416
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	<b>18-13584-JKS</b>		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Ricardo Morel

5/25/18

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Ricardo Morel  
 Debtor

Case No. 18-13584-JKS  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 22

Date Rcvd: May 25, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 27, 2018.

db Ricardo Morel, 36-38 Arlington Ave., Newark, NJ 07104-4648  
 517350019 +Essex County Special Civil Part, 465 Dr. Martin Luther King Jr., Newark, NJ 07102-1735  
 517350020 Essex Oncology of North Jersey, PA, PO Box 827573, Philadelphia, PA 19182-7573  
 517350022 +KML Law Group P.C., 216 Haddon Ave. Suite 406, Collingswood, NJ 08108-2812  
 517350023 +Midland Mtg/midfirst, 999 Nw Grand Blvd, Oklahoma City, OK 73118-6051  
 517350024 ++NATIONWIDE INSURANCE, SERVICE OF PROCESS TEAM, THREE NATIONWIDE PLAZA, MAIL CODE 3-11-310, COLUMBUS OH 43215-2410  
 (address filed with court: Nationwide Mortgage, One Nationwide Plaza, Columbus, OH 43215)  
 517350025 +Ocwen Loan Servicing L, 3451 Hammond Ave, Waterloo, IA 50702-5345  
 517350028 +SENEX SERVICES CORP, 3333 FOUNDERS ROAD, 2ND FLOOR, INDIANAPOLIS IN 46268-4932  
 (address filed with court: Senex Services Corp, 333 Founders Rd, Indianapolis, IN 46268)  
 517350030 +The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507  
 517350031 Thousand Trails, PO Box 29352, Phoenix, AZ 85038-9352

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +E-mail/Text: cforman@iq7technology.com May 25 2018 23:30:49 Charles M. Forman,  
 Forman Holt, 66 Route 17 North, Paramus, NJ 07652-2742  
 smg E-mail/Text: usanj.njbankr@usdoj.gov May 25 2018 23:29:43 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 25 2018 23:29:39 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517350017 +EDI: CHASE.COM May 26 2018 03:03:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298  
 517350018 +EDI: DISCOVER.COM May 26 2018 03:03:00 Discover Fin Svcs LLC, Po Box 15316,  
 Wilmington, DE 19850-5316  
 517350021 +E-mail/Text: fggbanko@fgny.com May 25 2018 23:29:01 Forster, Garbus & Garbus,  
 7 Banta Place, Hackensack, NJ 07601-5604  
 517350026 +E-mail/Text: bankruptcy@onlineis.com May 25 2018 23:30:17 Online Collections, Pob 1489,  
 Winterville, NC 28590-1489  
 517350027 EDI: PRA.COM May 26 2018 03:03:00 Portfolio Recovery Assoc. LLC, PO Box 41067,  
 Norfolk, VA 23541-1067  
 517354747 +EDI: RMSC.COM May 26 2018 03:03:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 517350029 +EDI: CITICORP.COM May 26 2018 03:03:00 Thd/cbna, Po Box 6497,  
 Sioux Falls, SD 57117-6497  
 517350032 EDI: USBANKARS.COM May 26 2018 03:03:00 U.S. BANK NATIONAL ASSOCIATION, 425 Walnut St.,  
 Cincinnati, OH 45202  
 517350033 +E-mail/Text: bankruptcynotice@westlakefinancial.com May 25 2018 23:29:40  
 Westlake Financial Svc, 4751 Wilshire Blvd, Los Angeles, CA 90010-3847

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +Charles M. Forman, Forman Holt, 66 Route 17 North, Paramus, NJ 07652-2742

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 27, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0312-2

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 22

Date Rcvd: May 25, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 25, 2018 at the address(es) listed below:

Charles M. Forman cforman@formanlaw.com, lcapasso@formanlaw.com;cforman@iq7technology.com  
Charles M. Forman on behalf of Trustee Charles M. Forman cforman@formanlaw.com,  
lcapasso@formanlaw.com;cforman@iq7technology.com  
Denise E. Carlon on behalf of Creditor U.S. Bank National Association as trustee on behalf of  
the holders of the Citigroup Mortgage Loan Trust Inc. Asset-Backed Pass-Through Certificates,  
Series 2007-OPX1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Rebecca Ann Solarz on behalf of Creditor U.S. Bank National Association as trustee on behalf  
of the holders of the Citigroup Mortgage Loan Trust Inc. Asset-Backed Pass-Through Certificates,  
Series 2007-OPX1 rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
Yakov Rudikh on behalf of Debtor Ricardo Morel yrudikh@gmail.com,  
rudikhlawgroup@gmail.com;mrudikh@gmail.com;zk1313@gmail.com;R61945@notify.bestcase.com  
TOTAL: 6